

## **ABSTRACT**

The present invention provides methods and systems for promoting banking services to non-customers at an automated teller machine (ATM) through an incentive system. Non-customers who enroll in the incentive system are awarded points based on

5 ATM use, viewing of advertisements at an ATM, and other factors. When a pre-determined number of points is accumulated by the non-customer, the non-customer is provided with an award (e.g., a convenience fee for use of the ATM is forgiven). In addition, use of networked ATMs by the non-customer is tracked in order to provide tailored awards and advertisements.

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